

# Are you covered?

## A survey of the different antiretroviral drug plans for each provincial and territorial health ministry

by Rob Gair

People living with HIV today are much healthier thanks to advances in antiretroviral therapy. This means individuals are more mobile and can now consider moving to another province for work or personal reasons. If you're considering such a move, one of the deciding factors might be the extent of antiretroviral drug coverage you can expect elsewhere. With annual costs for HIV medications approaching or exceeding \$10,000, you can incur significant costs if you're moving to a province or territory where coverage is less generous.

Surveying Canadian provincial and territorial health ministries and their antiretroviral drug plans reveals the good news: all jurisdictions cover the majority of costs in one way or another, although the mechanism for coverage varies.

Most provinces require private employer-based insurers to pay first. Private plans generally pay about 80 percent of the drug cost, with the province covering the remainder after the patient pays a deductible (usually income-based). In other words, the private insurer is the first payor and the province is the last payor. People with low incomes or who lack private insurance may apply to their health ministry for additional coverage. Provinces that don't require payment by private insurers usually pay the full amount themselves—in which case the province is the first payor.

For example, BC is a first-payor province because medications are dispensed from a central pharmacy and prescription costs are covered 100 percent upfront. In last-payor provinces like Ontario, medications are dispensed from local community pharmacies and private insurers are expected to cover the majority of costs. In Ontario, you must pay the amount not covered by private insurance, then get reimbursed by the Trillium drug plan after you've paid your deductible.

The table to the right outlines some of the differences between the various provincial and territorial antiretroviral drug plans. It isn't a comprehensive summary of provincial drug plans. ☹



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### Drug coverage by province/territory

Province/territory	Private insurance	Drug plan	What the patient pays
British Columbia	No payment	First payor: 100%	Nothing
Alberta	No payment	First payor: 100%	Nothing
Saskatchewan	No payment	First payor after patient deductible	Income-based deductible (max. 3.4% of annual)
Manitoba	First payor	PharmaCare: Last payor	Income-based deductible
Ontario	First payor	Trillium: Last payor	Income-based deductible
Quebec	First payor	Public plan: Last payor	Maximum \$73.42/month
New Brunswick	First payor	Plan U: Last payor	Maximum \$500 per year
Nova Scotia	First payor	Special fund: Last payor	Dispensing fee
Prince Edward Island	No payment	First payor: 100%	Nothing
Newfoundland	First payor	Prescription Drug Program: Last payor	Income-based deductible
Nunavut/NWT	First payor	Extended health: Last payor	Nothing
Yukon	First payor	Chronic Disease Program: Last payor	\$250 per year (may be waived if low income)
First Nations/Inuit	Covered by Health Canada's Non-Insured Health Benefits (NIHB) Program		